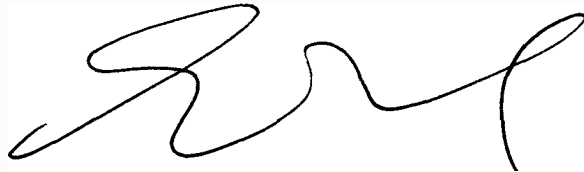


IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  ELLEN PENOT, Debtor,  SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-1, Movant,  v. ELLEN PENOT, RICHARD PENOT, and KENNETH E. WEST, Trustee, Respondents.	Bankruptcy No. 18-12507-elf  Chapter 13  Document No. 39, 42
---	--

**ORDER OF COURT**

AND NOW, this 28th day of April, 2022, upon consideration of the parties'  
*Amended Stipulation Resolving Motion for Relief from the Automatic Stay & Co-Debtor Stay*, (Doc. #  
48), it is hereby **ORDERED** that the Stipulation is approved.



\_\_\_\_\_  
ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  ELLEN PENOT, Debtor,  SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-1, Movant,  v. ELLEN PENOT, RICHARD PENOT, and KENNETH E. WEST, Trustee, Respondents.	Bankruptcy No. 18-12507-elf  Chapter 13  Document No. 39, 42
---	--

**AMENDED STIPULATION RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC  
STAY & CO-DEBTOR STAY**

AND NOW, comes Movant, Specialized Loan Servicing, LLC as Servicing Agent for the Bank of New York Mellon FKA the Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1, by and through its undersigned counsel, Bernstein-Burkley, P.C., and, Debtor, Ellen Penot, by and through their undersigned counsel, Daniel T. McGrory, Esquire and together file this *Amended Stipulation Resolving Motion for Relief from the Automatic Stay & Co-Debtor Stay* the "Stipulation"), stating as follows:

1. The automatic stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. The Movant holds a first mortgage (the "Mortgage") on Debtor's real property located at 59 Ralston Ave, Havertown, Pennsylvania 19083 ("Property").
3. As of the date of this Stipulation, the Debtor is in default of his post-petition payment obligations to Movant in the amount of \$2,089.68.

4. Debtor will cure the post-petition arrears by making monthly payments to Movant by making payments in the amount of \$1,570.70 (\$348.28 arrears payment plus \$1,222.42 regular monthly payment) until the post-petition arrears are cured. After the post-petition arrears are cured, Debtor shall timely make all future regular \$1,222.42 monthly payments to Movant pursuant to the terms of the Mortgage. The first payment due under this Stipulation will be the payment that comes due on April 1, 2022. The payments and due dates will be as follows:

April 1, 2022	\$1,570.70
May 1, 2022	\$1,570.70
June 1, 2022	\$1,570.70
July 1, 2022	\$1,570.70
August 1, 2022	\$1,570.70
September 1, 2022	\$1,570.70

As of October 1, 2022, Debtor shall resume payment \$1,222.42 (regular payments continue until Mortgage is paid in full).

5. Debtor shall direct the payments to:

Specialized Loan Servicing, LLC  
6200 S, Quebec Street, Suite 300  
Greenwood Village, CO 80111

Payments must be received by Movant at the above-referenced address on or before the 1st day of each month. Debtor will be in default under the Stipulation in the event that the Debtor fails to comply with the payment terms and conditions in Paragraph 4, *supra*. If Debtor defaults under this Stipulation, Movant will send Debtor and Debtor's counsel Notice of Default. Debtor will have ten (10) days from the date of the Notice of Default to cure the default. If default is not cured after the ten days, a Certification of Default will be immediately filed with the Court by the Movant

6. In the event the instant bankruptcy case is converted to a case under Chapter 7 of the Bankruptcy Code, the Debtor shall cure the pre-petition and post-petition arrears within ten (10) days from the date of such conversion. Should Debtor fail to cure said arrears within the ten-day period, such failure shall be deemed a default under the terms of this Stipulation Movant may serve a Notice of Default and Intent to File Certification of Default but Debtor will not be granted an opportunity to cure the default. Instead, a Certification of Default will be immediately filed with the Court.

7. This Stipulation may only be modified by a revised Stipulation filed on the docket in the Bankruptcy. No oral modifications are permitted and any allegation that the Stipulation was modified orally will be disregarded as evidence. No written modifications are permitted, except for a revised Stipulation filed on the docket in the Bankruptcy. The parties request that this Honorable Court enter an Order approving this Stipulation.

Agreed to by:

By: /s/ Keri P. Ebeck  
Keri P. Ebeck  
PA I.D. # 91298  
kebeck@bernsteinlaw.com  
601 Grant Street, 9<sup>th</sup> Floor  
Pittsburgh, PA 15219  
(412) 456-8112  
Fax: (412) 456-8120

*Counsel for Specialized Loan Servicing, LLC  
as Servicing Agent for the Bank of New York  
Mellon FKA the Bank of New York, as Trustee  
for the Certificateholders of the CWABS, Inc.,  
Asset-Backed Certificates, Series 2007-1*

By: /s/ Daniel T. McGrory  
Daniel T. McGrory, Esq.  
PA I.D. # 72860  
dmcgrory@pmrbm.com  
144 East DeKalb Pike, Suite 300  
King of Prussia, PA 19406  
(610) 992-1300  
Fax : (610) 992-1505

*Counsel for Ellen Penot*